

LOAN PRICING IN EURO

BASE RATES AS AT 15/12/2020

BANK BASE RATE (BBR) 2,38%

EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate) 0,00%

SMALL BUSINESSES & SELF EMPLOYED

BUSINESS PREMISES						
PURPOSE	INTEREST TYPE ¹	FIXED INTEREST RATE	BASE	MARGIN	TOTAL VARIABLE INTEREST	
PURCHASE / RENOVATION	Variable	NOT APPLICABLE	EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate)	3,10%	3,10%	
	Fixed - Variable	3 years 3,30%				
	Fixed - Variable	5 years 3,48%				
INVESTMENT	Variable	NOT APPLICABLE		EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate)	4,10%	4,10%
	Fixed - Variable	3 years 4,30%				
	Fixed - Variable	5 years 4,48%				



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BUSINESS LOAN				
PURPOSE	SECURITY	BASE	MARGIN	TOTAL VARIABLE INTEREST
BUSINESS LOAN	Personal guarantees	EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate)	5,60%	5,60%
	Mortgage on a property		4,60%	4,60%
	For the renovation of rented business premisses (secured with mortgage on the owner's/director's own residence)	EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate)	4,10%	4,10%

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CAR HIRE PURCHASE					
PURPOSE	CONTRIBUTION	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST
NEW CAR	From 35%	Variable	EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate)	3,50%	3,50%
	Up to 34%			4,25%	4,25%
	From 35%	Fixed 3,25%	NOT APPLICABLE	NOT APPLICABLE	3,25%
	Up to 34%				3,50%
USED CAR	From 35%	Variable	EUROPEAN CENTRAL BANK BASE RATE (ECB Base Rate)	4,25%	4,25%
	Up to 34%			5,25%	5,25%
	From 35%	Fixed 4,00%	NOT APPLICABLE	NOT APPLICABLE	4,00%
	Up to 34%				5,00%

¹ There are Hire Purchase options available for the purchase of equipment or motorcycle (new or used). Contact a Relationship Officer at our Branches to find out more on these options.

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BUSINESS CURRENT ACCOUNT					
PURPOSE	SECURITY	INTEREST TYPE	BASE	MARGIN	TOTAL INTEREST
CURRENT ACCOUNT	Personal guarantees	Variable	BANK BASE RATE (BBR)	2,50%	4,88%
	Mortgage on a property			1,25%	3,63%